

Elevate The Wealth Experience

Focused Asset Management to Support Your Practice



The information provided herein is for informational purposes only. Nothing herein is intended to be nor should it be construed as being investment advice. Howard Capital Management, LLC ("HCM") is an SEC-registered investment advisor.

Howard Capital Management Private Wealth Services

Together, we offer the personalization, access, communication and opportunities clients both need and demand. Providing tailored portfolio strategies and comprehensive investment opportunities, we perform with the passion of a team that truly cares for those they serve.

Our Story

Howard Capital Management's (HCM) Private Wealth Services (PWS) was built to actively serve the complex needs of the modern investor and founded with the idea that there is always more that can be done in managing money. We work directly with advisors and their high-net-worth clients and business owners who need more than the traditional wealth management experience can offer.

With our skilled team of passionate professionals, Howard PWS is here to support you, stand by you and help you grow with confidence.

Two Decades of Active, Tactical Management

Focused in our approach and equipped with tools to mitigate loss and seek growth across market cycles, we are here as a transparent and accessible partner.

The result is a tailored and targeted range of solutions based on client preferences and situations—from customized portfolios and tax mitigation strategies to business and legacy planning via our partners.

- Extensive range of investment opportunities
- 20+ years of money management experience
- Ongoing collaboration and review
- Customizable service at every step
- Personalized strategies based on goals, needs and wants
- Defined risk management and protocol





Vance Howard

CEO + Portfolio Manager

Vance Howard began his professional money management career in 1992 with the formation of Chartered Financial Services, Inc. before founding Howard Capital Management, a fee-only Registered Investment Advisor, in 1999. Vance specializes in research, development, and the implementation of various types of trading systems.

Howard Capital Management's Private Wealth Services (PWS) Division was created by Vance Howard out of personal need. He found high-net-worth individuals and business owners have an increased need for personalization regarding total wealth management.

Through research and experience managing his personal and business assets, Vance built his own comprehensive strategy which now encompasses the PWS program.

Howard Capital Management

1999
Year Founded

Alpharetta, GA
Headquarters just outside of Atlanta

\$8.9 Billion
In total assets under management (as of 5/31/26)

Our Executive Team



Vance Howard
CEO + Portfolio Manager



Karen Howard
Chief Operating Officer



Dory Black
General Counsel +
Chief Compliance Officer



Chris Ferguson
President

Focused Asset Management to Support Your Practice

Our PWS Team



Will Stark
Managing Director



Brandon Melick
PWS Investment Consultant



Cole Staton
PWS Investment Consultant

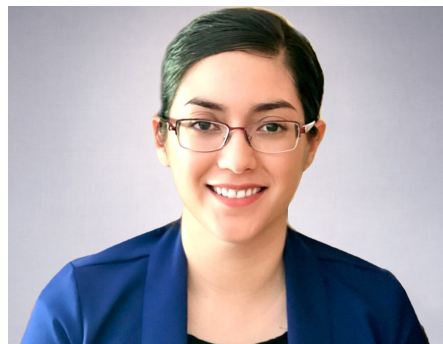
Focused Asset Management
to Support Your Practice



Brett Roese
PWS Operations Coordinator



Izzy Robinson
PWS Operations Coordinator



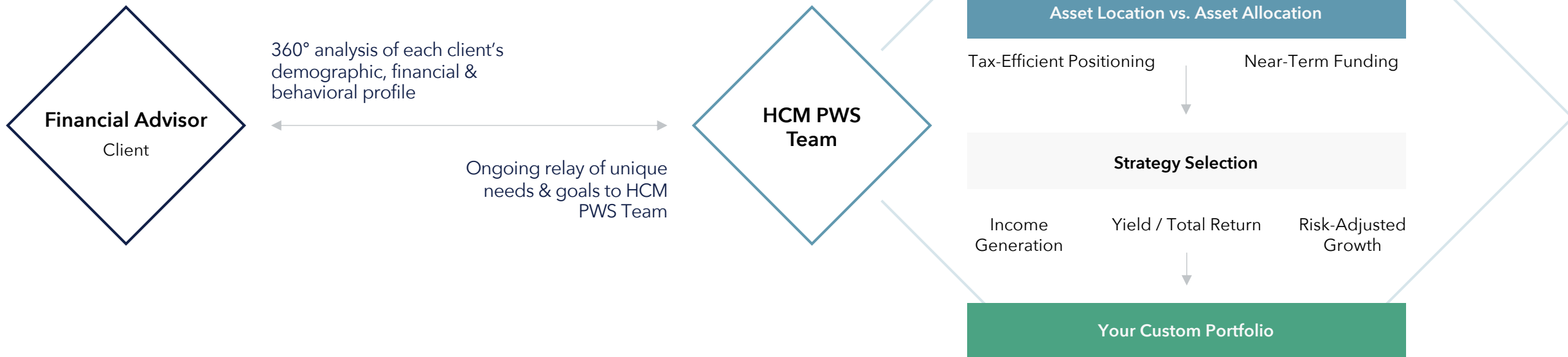
Mayra Flores
PWS Operations Coordinator



Jess Frank
PWS Client Services Representative

Our Tailored Wealth Approach

At Howard, our service begins with understanding the client and their specific needs across investment, tax and estate planning. We serve as a natural extension to the advisor team, so you remain the central point of contact throughout the entire process.



Your Practice. Your Clients. Our Commitment.



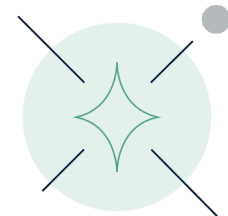
Choose Your Path

From values-based preferences to pure financial considerations, our customized solutions are designed to meet a range of wants, needs and goals, helping you and your clients.



Rise Above the Risk

It's painful to watch the value of your portfolio drop, which is why we've spent years developing our proprietary HCM-BuyLine® to help potentially defend client assets.



Exclusive Service at Every Step

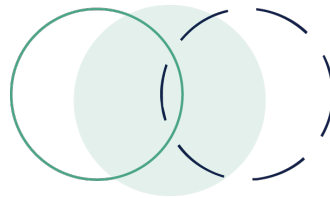
We bring together a committed team offering a personalized wealth experience paired with capabilities for family offices and institutional investment firms.

Your Practice. Your Clients. Our Commitment.



Collaboration Beyond the Portfolio Level

Consideration of outside non-liquid assets such as businesses, trusts, artwork, collectibles, etc. into your customized PWS portfolio to prevent unnecessary overlap and quantify that all assets are working towards your goals in lockstep.



Your Practice x Our Process

By familiarizing ourselves with your practice's unique set of strengths and areas of focus, we can develop better working relationships that aim to drive the results we are jointly seeking.



Direct Access to your Portfolio Manager

Direct relationship with a private portfolio manager and underlying operations team that is dedicated to your practice and clients.

Collaboration Beyond Portfolio Management

Investment Planning

- Existing Portfolio Analysis
- Custom Portfolio Design
- Account Aggregation & Implementation
- Review of Stock Concentrations
- Multi-Stage Sale Plans of Appreciated/Concentrated Assets

Estate Planning

- Efficient Asset Positioning
- Foundations & Charitable Giving
- Inherited IRA Strategies

Retirement Planning

- Review of Retirement Plans
- Roth Conversion Strategies
- ESPP / RSU Training
- Withdrawal Sequencing

Cash Flow and Budget

- Review of Efficient Cash Flow
- Planned Large Expense Management
- Securities-Backed Lines of Credit
- High-Yield Cash Accounts
- Tailored Portfolio Income Strategies

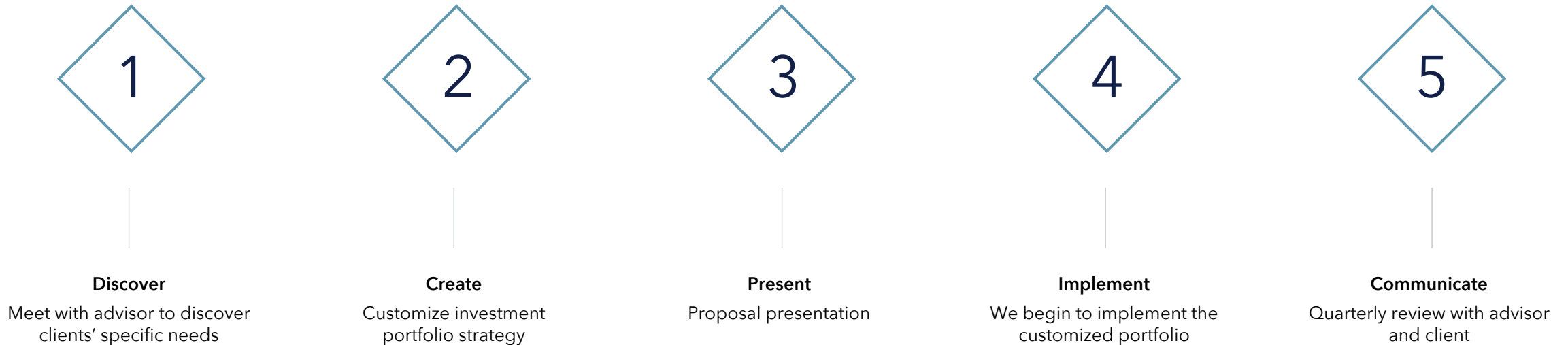
Tax Reduction Strategies

- Tax Sensitive Investing
- Review of Cost Basis
- Un-Realized Gain Management
- Carry Forward Losses
- Tax Loss Harvesting

Driven by transparent and regular communication, our tailored services in conjunction with our approved vendors are designed for advisors serving high-net-worth individuals and business owners.

Diving into Your Wealth Journey

At the heart of our service is people. Through our step-by-step process, we analyze and present our unique strategy for providing a truly personalized approach. Pairing exclusivity with personalization, Howard PWS is dedicated to making your experience better.



Speak with us today. Grow with confidence tomorrow

Thank you, we appreciate you taking your time and look forward to speaking with you soon.
Please reach out if you have any questions or concerns and we would be more than happy to clarify.

Phone

Call: 470.800.9128

Monday-Friday: 9:00am to 5:00pm ET

Email

pws@howardcm.com

Our service continues as we communicate and support the advisor further, who always remains the central contact for Howard Private Wealth Services.



The Howard Capital Management's Private Wealth Services ("PWS") is a division of Howard Capital Management, LLC ("HCM"), an SEC registered investment advisor. PWS is designed for high net worth business owners seeking a personalized approach to investing, tax reduction strategies, business planning solutions, legacy strategies, and retirement opportunities. Through a tailored investment strategy, we aim to help business owners reduce their taxes, protect their savings, and optimize their returns. .

There is a possibility that the third party entity may refer clients to HCM for investment advisory services, creating a conflict of interest, as recommendations to utilize the services of such third party may be made in the interest of receiving future advisory referrals, rather than basing such recommendation on a particular client's needs.

HCM has established a relationship with an unaffiliated provider of tax savings advice. HCM does not serve as a law firm or accounting firm, and no portion of its services should be construed as legal or accounting services. The client is under no obligation to engage the services of any third-party service provider recommended by HCM

The HCM-BuyLine®, identifies changes in the market trend. When the HCM-BuyLine® indicates a bull market, HCM then identifies the particular mutual funds, ETFs or individual stocks that we believe have the best return potentials in the current market from the universe of assets available in each given program and invests in them. When the HCM-BuyLine® indicates a bear market, HCM moves clients' investments to less risky alternatives.

Past performance is not a guarantee or a reliable indicator of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment strategy (including the investments and/or investment strategies recommended by the advisor), will be profitable or equal to past performance levels.

All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of a client's portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. HCM may involve an above-average turnover, which could have a negative impact upon the net after tax gain experienced by an individual client in a taxable account. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark for measuring the performance of a portfolio.

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